

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

GREGORY J SANDERS

Debtor(s)

Case No. 15-00665

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/09/2015.
- 2) The plan was confirmed on 05/07/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/14/2016.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$7,700.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$7,700.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$1,000.65  
Court Costs \$0.00  
Trustee Expenses & Compensation \$314.85  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$1,315.50**

Attorney fees paid and disclosed by debtor: \$815.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	776.00	NA	NA	0.00	0.00
Arnoldharris	Unsecured	213.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	NA	1,104.00	1,104.00	0.00	0.00
Convergent Outsourcing	Unsecured	615.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	3,606.00	3,871.77	3,871.77	0.00	0.00
ELDRIDGE & ELDRIDGE DENTAL GR	Unsecured	1,350.00	1,350.41	1,350.41	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	234.00	NA	NA	0.00	0.00
EXETER FINANCE CORPORATION	Unsecured	2,799.00	NA	NA	0.00	0.00
EXETER FINANCE CORPORATION	Secured	13,325.00	10,877.90	10,877.90	290.99	324.59
FEDERAL NATIONAL MTG ASSOC	Secured	144,300.00	188,885.30	210,697.77	0.00	0.00
FEDERAL NATIONAL MTG ASSOC	Unsecured	65,910.43	NA	NA	0.00	0.00
FEDERAL NATIONAL MTG ASSOC	Secured	NA	21,812.47	3,672.70	3,672.70	0.00
FIRST PREMIER BANK	Unsecured	566.00	NA	NA	0.00	0.00
GM FINANCIAL	Secured	17,850.00	19,227.00	19,227.00	1,860.00	236.22
GM FINANCIAL	Unsecured	2,531.00	1,568.68	1,568.68	0.00	0.00
GOVERNMENT EMPLOYEES INSURANCE	Unsecured	NA	9,500.43	9,500.43	0.00	0.00
HSBC BANK NEVADA NA	Unsecured	519.00	518.90	518.90	0.00	0.00
IC SYSTEMS	Unsecured	206.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	776.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	826.00	826.56	826.56	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	0.00	0.00	0.00	0.00
ISAC	Unsecured	135,937.00	NA	NA	0.00	0.00
LORENA ZARATE-WONG/GOV EMPLOYEES	Unsecured	8,448.95	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	983.00	NA	NA	0.00	0.00
Mbb (Original Creditor:Central Dupage E	Unsecured	729.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	117.00	NA	NA	0.00	0.00
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MCSI INC	Unsecured	117.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	117.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	117.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	117.00	NA	NA	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MCSI INC	Unsecured	100.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	117.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	117.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	117.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	117.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	117.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	117.00	NA	NA	0.00	0.00
MCSI INC	Unsecured	100.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	729.00	NA	NA	0.00	0.00
MOGUL REALTY	Unsecured	6,450.00	NA	NA	0.00	0.00
NCOFIN/980	Unsecured	211.00	NA	NA	0.00	0.00
UNITED CONSUMER FINANCIAL SRV	Unsecured	1,238.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	11,408.00	26,047.41	26,047.41	0.00	0.00
VILLAGE OF OLYMPIA FIELDS	Unsecured	NA	270.00	270.00	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$210,697.77	\$0.00	\$0.00
Mortgage Arrearage	\$3,672.70	\$3,672.70	\$0.00
Debt Secured by Vehicle	\$30,104.90	\$2,150.99	\$560.81
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$244,475.37</b>	<b>\$5,823.69</b>	<b>\$560.81</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$45,058.16</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b><u>Disbursements:</u></b>	
Expenses of Administration	<u>\$1,315.50</u>
Disbursements to Creditors	<u>\$6,384.50</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$7,700.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/04/2016

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.